

IN RE:

JEREMIAH D. AUSTIN
MARY KAY AUSTIN
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:18-22597

Chapter 13

Related to: Document No. 119

ORDER OF COURT

AND NOW, this 13th day of October, 2023, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

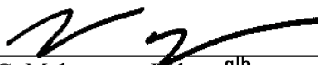
(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

SIGNED
10/13/23 12:54 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

BY THE COURT:



John C. Melaragno, Judge ^{gib}
United States Bankruptcy Court

In re:
Jeremiah D. Austin
Mary Kay Austin
Debtors

Case No. 18-22597-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Oct 13, 2023

Form ID: pdf900

Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 15, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Jeremiah D. Austin, Mary Kay Austin, 418 1st Street, Apollo, PA 15613-1107
aty	+ The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232, UNITED STATES 15232-1700
cr	+ Embrace Home Loans, Inc., 1581 Main Street, Suite 200, Warrington, PA 18976-3403
cr	+ RoundPoint Mortgage Servicing Corporation, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, 1581 Main Street, Suite 200 Warrington, PA 18976-3403
14872001	+ Fed Loan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14872003	+ Holly Austin, 415 N. 6th Street, Apollo, PA 15613-1217
15419177	+ Mario Hanyon, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218
14872007	PA SCDU, PO Box 69111, Harrisburg, PA 17106-9111
14872009	+ Roundpoint Mortgage, 5032 Parkway Plaza Blvd., Charlotte, NC 28217-1918
14883071	U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg PA 17106-9184

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14871990	+ Email/Text: rmelani@chfcu.org	Oct 14 2023 00:08:00	Allegheny Metal FCU, 260 Pershing Ave., Leechburg, PA 15656-1241
14871991	+ Email/Text: bk@avant.com	Oct 14 2023 00:08:00	Avant, 640 N. LaSalle, Chicago, IL 60654-3781
14894762	+ Email/PDF: rmscedi@recoverycorp.com	Oct 14 2023 00:21:21	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14871995	Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 14 2023 00:31:54	CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
14871992	Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 14 2023 00:09:35	Capital One, PO Box 30253, Salt Lake City, UT 84130-0253
14871993	Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 14 2023 00:21:26	Capital One Services, P.O. Box 30281, Salt Lake City, UT 84130-0281
14871994	Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 14 2023 00:09:49	Capital One Services, POB 30285, Salt Lake City, UT 84130-0285
14874695	+ Email/Text: bankruptcy@cavps.com	Oct 14 2023 00:08:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14871996	Email/Text: enotifications@santanderconsumerusa.com	Oct 14 2023 00:08:00	Chrysler Capital, PO Box 660335, Dallas, TX 75266-0335
14886230	+ Email/Text: enotifications@santanderconsumerusa.com	Oct 14 2023 00:08:00	Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
14871997	Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 14 2023 00:21:23	Citi, PO Box 9001055, Louisville, KY 40290-1055

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14871998	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 14 2023 00:21:05	Citi Cards, PO Box 6283, Sioux Falls, SD 57117-6283
14871999	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 14 2023 00:06:00	Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
14872000	Email/PDF: creditonebknotifications@resurgent.com	Oct 14 2023 00:20:43	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
14895055	^ MEBN	Oct 13 2023 23:56:56	Embrace Home Loans, Inc., c/o RoundPoint Mortgage Servicing Corp., 5016 Parkway Plaza Blvd., Buildings 6 and 8, Charlotte, NC 28217-1932
14872002	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Oct 14 2023 00:09:36	First Premier Bank, 601 S. Minnesota Avenue, Sioux Falls, SD 57104-4868
15419178	+ Email/Text: Bankruptcy@Freedommortgage.com	Oct 14 2023 00:06:00	Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
15323558	Email/Text: Bankruptcy@Freedommortgage.com	Oct 14 2023 00:06:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
14894818	Email/PDF: resurgentbknotifications@resurgent.com	Oct 14 2023 00:10:27	LVNV Funding, LLC its successors and assigns as, assignee of Capital One, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14894759	Email/PDF: resurgentbknotifications@resurgent.com	Oct 14 2023 00:21:03	LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14872004	+ Email/Text: Documentfiling@lciinc.com	Oct 14 2023 06:41:39	Lending Club, 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
14897310	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 14 2023 00:07:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14872006	^ MEBN	Oct 13 2023 23:55:36	NCB Management Services, Inc., PO Box 1099, Langhorne, PA 19047-6099
14872005	^ MEBN	Oct 13 2023 23:55:13	Nationwide Bank, 1 Nationwide Plaza, Columbus, OH 43215-2220
14899195	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 14 2023 00:21:27	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14873365	+ Email/PDF: rmscedi@recoverycorp.com	Oct 14 2023 00:31:46	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14872008	Email/PDF: ais.sync.ebn@aisinfo.com	Oct 14 2023 00:09:48	PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658
14901040	+ Email/Text: ebnpeoples@grblaw.com	Oct 14 2023 00:06:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14901326	+ Email/Text: JCAP_BNC_Notices@jcap.com	Oct 14 2023 00:07:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14878849	Email/Text: bnc-quantum@quantum3group.com	Oct 14 2023 00:07:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
14904523	Email/Text: bnc-quantum@quantum3group.com	Oct 14 2023 00:07:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
14872013	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 14 2023 00:21:04	SYNCB, PO Box 965024, Orlando, FL 32896-5024
14872014	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 14 2023 00:09:48	SYNCB, PO Box 965005, Orlando, FL 32896-5005

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14872012	Email/PDF: ais.sync.ebn@aisinfo.com	Oct 14 2023 00:10:16	SYNCB, PO Box 965036, Orlando, FL 32896-5036
14911128	+ Email/Text: bncmail@w-legal.com	Oct 14 2023 00:07:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14887052	+ Email/Text: enotifications@santanderconsumerusa.com	Oct 14 2023 00:08:00	Santander Consumer USA, Inc., d/b/a Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
14872010	+ Email/Text: bankruptcy@bbandt.com	Oct 14 2023 00:07:00	Sheffield Financial, PO Box 1847, Wilson, NC 27894-1847
14872011	+ Email/PDF: resurgentbknofications@resurgent.com	Oct 14 2023 00:09:36	Sherman Originator III, LLC, PO Box 10497, Greenville, SC 29603-0497
14872015	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Oct 14 2023 00:06:00	Toyota Financial Services, PO Box 5855, Carol Stream, IL 60197-5855
14893160	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Oct 14 2023 00:06:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15574722	+ Email/Text: EBN@edfinancial.com	Oct 14 2023 00:06:00	US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
14872016	+ Email/Text: ebankruptcy@woodforest.com	Oct 14 2023 00:08:00	Woodforest National Bank, PO Box 7889, The Woodlands, TX 77387-7889
14887059	+ Email/Text: ebankruptcy@woodforest.com	Oct 14 2023 00:08:00	Woodforest National Bank, 1330 Lake Robbins Dr., Spring, TX 77380-3267
14872017	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 14 2023 00:10:16	Worlds Foremost Bank, 4800 NW 1st Street, Ste 300, Lincoln, NE 68521-4463

TOTAL: 44

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Toyota Motor Credit Corporation
cr	*+	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14887032	*+	Allegheny Metal FCU, 260 Pershing Ave., Leechburg, PA 15656-1241
14887033	*+	Avant, 640 N. LaSalle, Chicago, IL 60654-3781
14887037	*	CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
14887034	*	Capital One, PO Box 30253, Salt Lake City, UT 84130-0253
14887035	*	Capital One Services, P.O. Box 30281, Salt Lake City, UT 84130-0281
14887036	*	Capital One Services, POB 30285, Salt Lake City, UT 84130-0285
14887038	*	Chrysler Capital, PO Box 660335, Dallas, TX 75266-0335
14887039	*	Citi, PO Box 9001055, Louisville, KY 40290-1055
14887040	*+	Citi Cards, PO Box 6283, Sioux Falls, SD 57117-6283
14887041	*	Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
14887042	*	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
14887043	*+	Fed Loan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14887044	*+	First Premier Bank, 601 S. Minnesota Avenue, Sioux Falls, SD 57104-4868
14887045	*+	Holly Austin, 415 N. 6th Street, Apollo, PA 15613-1217
14887046	*+	Lending Club, 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
14887048	*+	NCB Management Services, Inc., PO Box 1099, Langhorne, PA 19047-6099
14887047	*	Nationwide Bank, 1 Nationwide Plaza, Columbus, OH 43215-2220
14887049	*	PA SCDU, PO Box 69111, Harrisburg, PA 17106-9111
14887050	*	PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658
14887051	*+	Roundpoint Mortgage, 5032 Parkway Plaza Blvd., Charlotte, NC 28217-1918
14887056	*+	SYNCB, PO Box 965024, Orlando, FL 32896-5024
14887057	*+	SYNCB, PO Box 965005, Orlando, FL 32896-5005

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14887055	*	SYNCB, PO Box 965036, Orlando, FL 32896-5036
14887053	*+	Sheffield Financial, PO Box 1847, Wilson, NC 27894-1847
14876189	*	Sheffield Financial, PO Box 1847, Wilson, NC 27894-1847
14887054	*+	Sherman Originator III, LLC, PO Box 10497, Greenville, SC 29603-0497
14887058	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court; Toyota Financial Services, PO Box 5855, Carol Stream, IL 60197-5855
14887060	*+	Worlds Foremost Bank, 4800 NW 1st Street, Ste 300, Lincoln, NE 68521-4463

TOTAL: 1 Undeliverable, 31 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 15, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 13, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor RoundPoint Mortgage Servicing Corporation bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Toyota Motor Credit Corporation bnicholas@kmlawgroup.com
Christopher M. McMonagle	on behalf of Creditor RoundPoint Mortgage Servicing Corporation christopher.mcmonagle@bbs-law.com bkecf@sterneisenberg.com
Christopher M. McMonagle	on behalf of Creditor Embrace Home Loans Inc. christopher.mcmonagle@bbs-law.com, bkecf@sterneisenberg.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Matthew M. Herron	on behalf of Attorney The Debt Doctors LLC mmh@thedebtctors.com, hgs@thedebtctors.com;alb@thedebtctors.com
Matthew M. Herron	on behalf of Debtor Jeremiah D. Austin mmh@thedebtctors.com hgs@thedebtctors.com;alb@thedebtctors.com
Matthew M. Herron	on behalf of Joint Debtor Mary Kay Austin mmh@thedebtctors.com hgs@thedebtctors.com;alb@thedebtctors.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Steven P Kelly	on behalf of Creditor RoundPoint Mortgage Servicing Corporation skelly@sterneisenberg.com bkecf@sterneisenberg.com

TOTAL: 12